

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF
PENNSYLVANIA

In Re:)	
)	BANKR. NO. 20-20508-CMB
GREGORY A. RAGER and)	
HOLLY J. RAGER,)	
)	CHAPTER 13
Debtors.)	
_____)	Related to: Document No. 65
)	
GREGORY A. RAGER and)	
HOLLY J. RAGER,)	
)	
Debtors/Movants,)	
)	
v.)	
)	
FREEDOM MORTGAGE CORP.,)	
)	
Creditor/Respondent.)	

LOSS MITIGATION ORDER

A *Motion for Loss Mitigation* was filed by Debtor Gregory A. Rager and Holly J. Rager on March 14, 2022. The Parties have had notice and an opportunity to object and the Court has reviewed any objections filed thereto.

AND NOW, this 29th day of March, **2022**, it is hereby **ORDERED** that:

(1) The following parties are directed to participate in the Court's *Loss Mitigation Program (LMP)* as set forth in *W.P.A.LBR 9020-1* through *9020-7*.

Debtors: Gregory A. Rager and Holly J. Rager

Creditor: Freedom Mortgage Corporation

(2) **During the Loss Mitigation Period**, Debtor shall make (or cause to be made) adequate protection payments in the amount of \$574.04 per month to the Creditor or the Creditor's designee pursuant to *W.P.A.LBR 9020-3(g)*.

(3) **Within fourteen (14) days from the entry of this Order**, the Creditor shall register and post its entire Core LMP Package on the Portal (if not previously registered) pursuant to *W.P.A.LBR 9020-4(b)*.

(4) ***Within seven (7) days from the entry of this Order*** or Creditor's registration on the Portal, whichever is later, Debtor shall upload a completed Core LMP Package through the Portal pursuant to *W.P.A.LBR 9020-4(c)*.

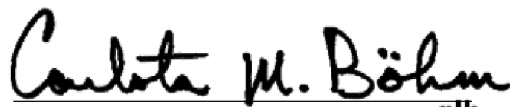
(5) ***Within fourteen (14) days of the debtor's submission of the Core LMP Package***, the Creditor shall acknowledge receipt and designate a single point of contact for Debtor's review, pursuant to *W.P.A.LBR 9020-4(d)*.

(6) ***Within sixty (60) days from the entry of this Order***, Debtor shall file and serve upon all interested parties an LMP Status Report, pursuant to *W.P.A.LBR 9020-4(e)*.

(7) ***One hundred twenty (120) days from the entry of this Order***, the LMP Period shall terminate unless extended pursuant to *W.P.A.LBR 9020-5(b)*.

(8) ***Within seven (7) days of the termination of the Loss Mitigation Period***, Debtor shall submit an LMP Final Report pursuant to *W.P.A.LBR 9020-4(f)*.

(9) Debtor shall ***immediately*** serve a copy of this Order on Creditor and file a certificate of service evidencing same.



Carlota M. Böhm ^{glb}
Chief United States Bankruptcy Judge

PAWB Local Form 41 (06/17)

FILED
3/29/22 4:12 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Gregory A Rager
Holly J Rager
Debtors

Case No. 20-20508-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 29, 2022

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Gregory A Rager, Holly J Rager, 5868 Madison Avenue, Export, PA 15632-1343

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Glenn R. Bartifay	on behalf of Joint Debtor Holly J Rager gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Debtor Gregory A Rager gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	

District/off: 0315-2

User: auto

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Date Rcvd: Mar 29, 2022

Form ID: pdf900

Total Noticed: 1

cmecf@chapter13trusteedpa.com

Stephen Russell Franks

on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto amps@manleydeas.com

Thomas Song

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 8